

Certificate Number: 00927-NJ-DE-039717597

Bankruptcy Case Number: 23-11154



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 30, 2025, at 9:34 o'clock PM EDT, Caroline Carino completed a course on personal financial management given by internet by 247 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: May 30, 2025 By: /s/Al Duarte

Name: Al Duarte

Title: Certified Credit Counselor